



State of Delaware

Aflac Group Qualifying Life Event Rules

The following guidelines apply to when changes in coverage, based on a qualified life event, can be allowed at Aflac Group. An employee has the right to apply for new coverage or change existing coverage as a result of the qualifying events listed below. All required documents should be submitted to Aflac Group Insurance. If you have any questions or concerns, please contact Aflac Group Customer Service at 1.800.433.3036. Aflac Group Customer Service Representatives are available Monday through Friday 8:00 AM – 8:00 PM Eastern Time.

- ↳ **Marriage:** Verification, in the form of a copy of the *marriage license*, will be required along with a completed *enrollment form*. The effective date of coverage will be the first of the month following approval based on current submission rules.
 - **Currently Covered Employees:** Within **30 Days** of the qualifying life event, an employee may add a spouse and/or dependent child in accordance with underwriting rules applicable to newly eligible employees and dependents. Spouse and child coverage amounts are based on the employee's current face amount.
 - **Employees not Currently Covered:** Within **30 Days** of the qualifying life event, an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents.

- ↳ **Divorce, Legal Separation, Annulment:** Verification, in the form of a *divorce decree*, will be required. The effective date of coverage will be the first of the month following approval based on current submission rules.
 - **Currently Covered Employees:** Within **30 Days** of the qualifying life event, an employee may add a dependent child in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* must be submitted along with the required verification. Child coverage amounts are based on the employee's current face amount. An employee may also cancel existing spouse coverage by submitting a completed *service request form*.
 - **Employees not Currently Covered:** Within **30 Days** of the qualifying life event, an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* and required verification must be submitted.

- ↳ **Birth, Adoption or Placement for Adoption:** Verification will be required, in the form of a copy of the *birth certificate, and/or order of adoption*. A completed *enrollment form* must also be submitted. The effective date of coverage will be the first of the month following approval based on current submission rules.

- **Currently Covered Employees:** Within **30 Days** of the qualifying life event, an employee may add a spouse and/or dependent child in accordance with underwriting rules applicable to newly eligible employees and dependents. Spouse and child coverage amounts are based on the employee's current face amount.
- **Employees *not* Currently Covered:** Within **30 Days** of the qualifying life event, an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents.

↳ **Death of a Spouse:** Verification, in the form of a *death certificate*, will be required. The effective date of coverage will be the first of the month following approval based on current submission rules.

- **Currently Covered Employees:** Within **30 Days** of the qualifying life event an employee may add dependent child(ren) coverage without evidence of insurability by submitting a completed *enrollment form* along with required verification. Spouse coverage can be cancelled at any time by submitting a completed *service request form*.
- **Employees *not* Currently Covered:** Within **30 Days** of the qualifying life event an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* and required verification must be submitted.

↳ **Death of a Dependent Child:**

- Employees may cancel coverage at any time by submitting a completed *service request form*.

↳ **Dependent Child Ceases to Satisfy Eligibility Requirements:**

- No employee action required. Aflac Group will manage dependent child eligibility and terminate coverage for ineligible dependents. Notification will be sent to employees.

↳ **Dependent Child Satisfies Eligibility Requirements:** Verification will be required, in the form of *documentation from the employee*. The effective date of coverage will be the 1st of the month following approval based on current submission rules.

- **Currently Covered Employees:** Within **30 Days** of the qualifying life event, the employee may add spouse and/or dependent child coverage without evidence of insurability. A completed *enrollment form* must be submitted. The employee may not increase existing face amount at this time.
- **Employees *not* Currently Covered:** Within **30 Days** of the qualifying life event, the employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* must be submitted.

↳ **Loss of Spouse's Employment or Decrease in Hours that Includes Loss of Coverage:** Verification, in the form of *notice from the spouse's employer*, will be required. The effective date of coverage will be the first of the month following approval based on current submission rules.

- **Currently Covered Employees:** Within **30 Days** of the qualifying life event, an employee may add spouse and/or dependent child coverage without evidence of insurability. A completed *enrollment form* must be submitted.
- **Employees not Currently Covered:** Within **30 Days** of the qualifying life event, an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* must be submitted.

↳ **Commencement of Spouse's employment or increase in hours that includes gain of coverage:**

- **Currently Covered Employees:** Employees may cancel coverage at any time by submitting a completed service request form. Employees may not increase existing face amount at this time.
- **Employees not Currently Covered:** Employees may not enroll in coverage at this time

↳ **Change in Work Assignment which Results in a Change in Eligibility:** Verification, in the form of *notice from the employer* will be required. The effective date of coverage will be the first of the month following approval based on current submission rules.

- **Currently Covered Employees:** Within **30 Days** of the qualifying life event an employee may add spouse and/or dependent child coverage without evidence of insurability. A completed *enrollment form* must be submitted.
- **Employees not Currently Covered:** Within **30 Days** of the qualifying life event, an employee may apply for coverage in accordance with underwriting rules applicable to newly eligible employees and dependents. A completed *enrollment form* must be submitted.

↳ **Termination:**

- Coverage ends on the last day of the period for which any required premiums are paid
- Terminated employees may continue coverage by "porting". A request for portability must be submitted within **30 Days** of the date of termination.

↳ **Death of an Employee**

- Coverage ends on the last day of the period for which any required premiums are paid.
- Dependents or spouse may not continue coverage.

Completed forms and additional verification (if applicable) should be submitted directly to Aflac Group Insurance:

By Mail:

Attention Customer Service
PO Box 427
Columbia, SC 29202

By Fax:

1.866.849.2974

By Email:

cscmail@aflac.com